UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF NORTH CAROLINA DURHAM DIVISION

In re:

Robert Eugene Fleming and Arah Louise

Fleming

S.S. Nos.: xxx-xx-3840 and xxx-xx-9449

Mailing Address: 5749 Craig Road, Durham, NC 27712-

Case No. 11-80409

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on March 8, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain codebtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: March 23, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt N.C. State Bar No. 10212 Counsel for the Debtors 6616-203 Six Forks Rd. Raleigh, N.C. 27615 Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

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CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing NOTICE TO CREDITORS AN	D
PROPOSED PLAN was served by automatic electronic noticing upon the following Trustee:	

Richard M. Hutson, II Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

US Attorney's Office (ED)** North Carolina Department of Revenue Duke University Health System c/o NC Department of Justice 310 New Bern Avenue Post Office Box 70841 Charlotte, NC 28272-0841 Post Office Box 629 Suite 800, Federal Building Raleigh, NC 27602-0629 Raleigh, NC 27601-1461 Absolute Collection Service ** Durham Regional Hospital Employment Security Commission and Emergency Medical Service Attn: Benefit Payment Control 421 Fayetteville Street Mall 402 Stadium Drive Post Office Box 26504 Suite 600 Raleigh, NC 27601 Durham, NC 27704 Raleigh, NC 27611-6504 Credit Bureau Ally Global Acceptance Credit Corp. Post Office Box 26140 Post Office Box 380901 Post Office Box 172800 Attn: Managing Agent Arlington, TX 76003-2800 Greensboro, NC 27402 Minneapolis, MN 55438 NC Child Support Bank of America Household Bank** Centralized Collections c/o MBNA Post Office Box 80084 Post Office Box 900006 PO Box 150216 Salinas, CA 93912-0084 Raleigh, NC 27675-9006 Wilmington, DE 19850-5026 Equifax Information Systems LLC Brock & Scott, PLLC Internal Revenue Service (MD)** P.O. Box 740241 Post Office Box 7346 5431 Oleander Drive Atlanta, GA 30374-0241 Philadelphia, PA 19101-7346 Suite 200 Wilmington, NC 28403 Experian Budzik & Dynia, LLC Law Offices of John T. Orcutt P.O. Box 2002 4355 N. Milwaukee Avenue 6616-203 Six Forks Road Allen, TX 75013-2002 Chicago, IL 60641 Raleigh, NC 27615 Trans Union Corporation Capital One *** Legal Helpers Debt Resolution, LL P.O. Box 2000 Post Office Box 30285 DBA Macey, Aleman, Hyslip & Sea Crum Lynne, PA 19022-2000 Salt Lake City, UT 84130-0285 233 S. Wacker Drive, Suite 5150 Chicago, IL 60606

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Internal Revenue Service (ED)** Post Office Box 7346 Philadelphia, PA 19101-7346 Chase Mortgage
Post Office Box 24696
Attn: Managing Agent
Columbus, OH 43224-0696

Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040 Macy's **
Bankruptcy Processing
P.O. Box 8053
Mason, OH 45040

Midland Credit Management, Inc*** 8875 Aero Drive, Suite 200 San Diego, CA 92123 North Carolina Department of Revenue c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000

North Carolina Dept of Revenue** Post Office Box 1168 Raleigh, NC 27602-1168

Orange County Tax Collections** PO Box 8181 Attn: Managing Agent Hillsborough, NC 27278

Orange County Tax Collections** PO Box 8181 Hillsborough, NC 27278

SECCREDIT 2623 West Oxford Loop Oxford, MS 38655

US Attorney's Office (MD)** Middle District Post Office Box 1858 Greensboro, NC 27502-1858